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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/718,411	11/24/2000	Lars Angelin	3660-32	2868

7590 08/06/2004

NIXON & VANDERHYE P.C.
8th Floor
1100 North Glebe Road
Arlington, VA 22201

EXAMINER

REAGAN, JAMES A

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 08/06/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

1. This communication is in response to the interview on 03 August 2004 as summarized below.

Interview Summary

2. After discussing the last Office action with John Lastova, the Examiner agrees to withdraw the Finality of the outstanding Office Action. A brief response to the Applicant's remarks appears below.

Response to Arguments

3. It is the assertion of the Applicant that the prior art of record does not fairly teach or suggest the limitations of the present invention. However, the prior art of record discloses a system of agents (customer, merchant, and intermediary) that communicate messages through a computerized network. The substance of the messages, or the intent of the messages is not given and patentable weight by the Examiner because the message contained within the transactional communications between the agents do not in and of themselves impart any functionality to the systems and methods. That is, they contain non-functional data that does not affect or alter the system in any noticeable way that would separate the invention from the prior art.
4. **FINALITY OF THE PREVIOUS OFFICE ACTION IS HEREBY WITHDRAWN.** The Applicant is invited to respond.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **James A. Reagan** whose telephone number is **(703) 306-9131**. The examiner can normally be reached on Monday-Friday, 9:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **James Trammell** can be reached at (703) 305-9768.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** whose telephone number is **(703) 305-3900**.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to:

(703) 305-7687 [Official communications; including

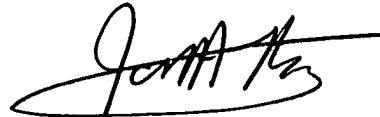
After Final communications labeled "Box AF"]

(703) 308-1396 [Informal/Draft communications, labeled "PROPOSED"

or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th floor receptionist.

JAR
03 August 2004

A handwritten signature in black ink, appearing to read 'James A. Reagan', with a large, sweeping underline.